

Fill in this information to identify the case:

Debtor 1 Philip J. Terravecchia, Jr aka Phil J. Terravecchia, Jr.  
Debtor 2 Susan L. Terravecchia  
United States Bankruptcy Court for the: Western District of Pennsylvania  
Case number : 19-22451-CMB

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, as Trustee, for Manufactured Housing Contract Senior/Subordinate Pass-Through Certificate Trust 2002-2 as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing Court claim no. 23 (if known):

Last 4 digits of any number you use to identify the debtor's account: 3897

Property Address: 174 Coal Street  
Lemont Furnace, PA 15456

Part : 2 Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$0.00

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor(s) is due on: 2024-09-15
- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- Creditor asserts that the total amount remaining unpaid as of the date of this response is:
- a. Total postpetition ongoing payments due: (a) \$ 0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ 0.00
- c. Total. Add lines a and b. (c) \$ 0.00
- Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor 1 Philip J. Terravecchia, Jr aka Phil J. Terravecchia, Jr.

Case number (if known)

19-22451-CMB

First Name

Middle Name

Last Name

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Joshua I. Goldman

Date 08/30/2024

Signature

Print: Joshua I. Goldman

Title Authorized Agent for Creditor

Company Padgett Law Group

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL 32312

Contact phone (850) 422-2520

Email

plginquiries@padgettlawgroup.com

Document Page 3 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION

In Re;

Philip J. Terravecchia, Jr aka Phil J. Terravecchia, Jr.,  
Susan L. Terravecchia

Case No.: 19-22451-CMB

Debtor(s)

Chapter: 13

**CERTIFICATE OF SERVICE**

I, hereby certify that on **08/30/2024** , a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor

Philip J. Terravecchia, Jr.  
174 Coal Street  
Lemont Furnace, PA 15456  
aka Phil J. Terravecchia, Jr.

Co-Debtor

Susan L. Terravecchia  
174 Coal Street  
Lemont Furnace, PA 15456

By Electronic Mail

Attorney for Debtor

Daniel R. White  
Tremba, Kinney, Greiner & Kerr, LLC  
1310 Morrell Avenue  
Suite C  
Connellsville, PA 15425

Trustee

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

US Trustee

Office of the United States Trustee  
1000 Liberty Avenue  
Suite 1316  
Pittsburgh, PA 15222

/s/ Joshua I. Goldman  
Joshua I. Goldman